Banks, policies towards rural areas on home loan front

†2413. SHRI PYARELAL KHANDELWAL: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that banks are neglecting rural areas and small cities regarding home loan cases;

(b) the details of the percentage of home loan given to rural areas, small cities, semi-urban areas, cities and metropolitan cities during the last three years, year-wise;

(c) whether Government is considering to issue guidelines to all the banks in this regard; and

(d) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) and (b) According to information furnished by the Reserve Bank of India (RBI), the number of accounts of Scheduled Commercial Banks (SCBs) in rural & semi-urban areas increased by 27 per cent between March end 2005 and March end 2007. The amount of outstanding loans in these areas recorded an increase of 50 per cent during same period. However, the growth of housing loans in urban and metropolitan areas has been much more rapid. The details of percentage share of number of accounts and outstanding housing loan of SCBs in rural, semi-urban, urban and metropolitan areas for the years ending March 2005, 2006 and 2007 (latest available) is given below:

(Percentage share)

As on		Rural	Semi-urban	Urban	Metropolitan
31.3.2005	No. of Accounts	16.66	25.00	30.84	27.50
	Amount	10.27	15.21	27.21	47.30
31.3.2006	No. of Accounts	16.06	22.14	29.71	32.09
	Amount	10.00	13.14	25.16	51.71
31.3.2007*	No. of Accounts	15.11	22.11	27.90	34.88
	Amount	8.75	12.39	24.40	54.46

SOURCE: Reserve Bank of India. * Provisional

(c) No, Sir.

(d) Does not arise.

Rebate on taxes to exporters

†2414. MISS ANUSUIYA UIKEY: Will the Minister of FINANCE be pleased to state:

(a) whether Government is considering a proposal of giving benefit of rebate on taxes at both State and Central level to exporters.

(b) if so, the details thereof and the names of industries which would benefit from this; and

† Original notice of the question was received in Hindi.